

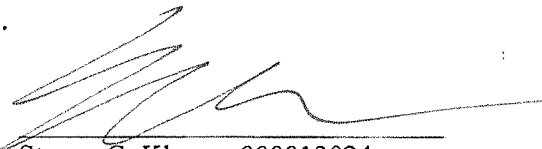
UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF IOWA

IN RE:	)	
	)	
Vladimir Titarenko,	)	Chapter 7
	)	
	)	Bankruptcy No. 19-01447
Debtor.	)	

**Debtor's Amendment of Schedules**

The Debtor in the above-captioned case hereby amends the Statement of Financial Affairs by *substituting* the attached amended Statement of Financial Affairs for that originally filed, pursuant to Fed. R. Bankr. P. 1009.

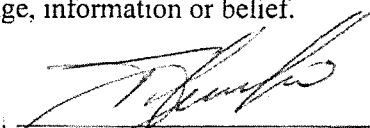
Dated: 3-2-2020

  
Steven G. Klesner 000013024  
Johnston, Stannard, Klesner,  
Burbidge & Fitzgerald, P.L.C.  
373 Scott Ct, Ste B  
PO Box 3400  
Iowa City, Iowa 52244  
(319) 338-9852 Telephone  
(319) 354-7265 Facsimile  
[steve@iclawfirm.com](mailto:steve@iclawfirm.com)  
ATTORNEY FOR DEBTOR

**Debtor's Verification**

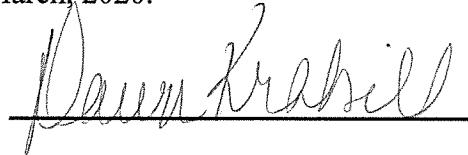
I declare under penalty of perjury that I have read the attached amendment and that it is true and correct to the best of my knowledge, information or belief.

Dated: 2/28/20

  
Vladimir Titarenko, Debtor

## CERTIFICATE OF SERVICE

The office of Johnston, Stannard, Klesner, Burbidge & Fitzgerald, P.L.C., attorneys for the Debtors, hereby certifies that a copy of the foregoing Debtor's Amendment of Schedules has this day been served upon the trustee in this case and on the United States Trustee, per the following list, by electronic noticing from the Bankruptcy Court or by envelope addressed to the same at the addresses shown below with postage fully paid and by depositing said envelope in a United States Postal Service depository at Iowa City, Iowa, this 2<sup>nd</sup> day of March, 2020.

A handwritten signature in cursive script, reading "Dawn Krabill", is written over a horizontal line.

### Service List

Office of the United States Trustee  
United States Federal Courthouse  
111 7<sup>th</sup> Avenue SE, Box 17  
Cedar Rapids, IA 52401-2101

Sheryl Schnittjer  
24695 207th Ave.  
Delhi, IA 52223

Fill in this information to identify your case:

Debtor 1 Vladimir Titarenko  
First Name Middle Name Last Name

Debtor 2  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF IOWA

Case number 19-01447  
(if known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married  
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1  
lived there

Debtor 2 Prior Address:

Dates Debtor 2  
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips  <input checked="" type="checkbox"/> Operating a business	<b>\$-21,525.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips  <input type="checkbox"/> Operating a business	

	Debtor 1 Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$2,210.81</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
<b>For last calendar year: (January 1 to December 31, 2018 )</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<b>\$-4,267.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$16,350.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
<b>For the calendar year before that: (January 1 to December 31, 2017 )</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	<b>\$9,273.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<b>\$17,745.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
<b>For last calendar year: (January 1 to December 31, 2018 )</b>	<b>Interest / Dividends</b>	<b>\$45.00</b>		
	<b>IRA withdrawals</b>	<b>\$20,000.00</b>		
<b>For the calendar year before that: (January 1 to December 31, 2017 )</b>	<b>Interest / Dividends</b>	<b>\$142.00</b>		
	<b>IRA distributions</b>	<b>\$30,000.00</b>		
	<b>Pension distributions</b>	<b>\$53,540.00</b>		
	<b>Unemployment</b>	<b>\$13,156.00</b>		

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

☐ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☒ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Loancare Servicing Ctr 3637 Sentara Way Virginia Beach, VA 23452	3 regular monthly payments	\$3,599.79	\$153,918.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__
Lira and Pavel Titarenko 4926 68th St Urbandale, IA 50322	\$250 per month	\$750.00	\$3,514.01	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__
Green State Credit Union Attn: Bankruptcy PO Box 800 North Liberty, IA 52317	last 3 months (estimated)	\$1,215.00	\$40,430.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other__

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☐ No

☒ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Lira and Pavel Titarenko 4926 68th St Urbandale, IA 50322	\$250 monthly from 11/1/2018 to 7/1/2019	\$2,250.00	\$3,514.01	loan for purchase of vehicle

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Victor Svecs 2557 NW 162nd Street Clive, IA 50325	138.61 monthly	\$1,663.32	\$4,800.00	car loan

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No  
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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#### Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?  
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☒ No  
☐ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
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10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?  
 Check all that apply and fill in the details below.

- ☒ No. Go to line 11.  
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
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11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☒ No  
☐ Yes

#### Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☐ No  
☒ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address: a hospital in the Ukraine	medical equipment (oxygen concentrator)	Aug 2019	\$893.52

Person's relationship to you: none

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name Address (Number, Street, City, State and ZIP Code)			

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost

**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Johnston, Stannard, Klesner, Burbidge & Fitzgerald, PLC 373 Scott Ct, Ste B PO Box 3400 Iowa City, IA 52244	\$4,000 attorney fee \$335 filing fee \$40 credit report	9/6/2019	\$4,375.00
Allen Credit & Debt Counseling Agency 20003 387th Ave Wolsey, SD 57384	credit counseling	7/3/2019	\$20.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☐ No☒ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Phoenix Legal Group 2351 Stonebridge Dr Driscoll, ND 58532	\$853.60 per month; refunded about \$700	January through June, 2019	\$4,421.60

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☐ No

☒ Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you The V&O Titarenko Living Trust 55 Augusta Court North Liberty, IA 52317  family trust	several business entities and personal residence/homestead; beneficiaries are Vladimir and Olga Titarenko	none	3/12/18
Diana Titarenko 55 Augusta Court North Liberty, IA 52317  daughter	2002 Toyota Camry worth \$2,500; this was the daughter's car for which she paid the loan (the vehicle remains encumbered), and was transferred in anticipation of her reaching the age of majority	nothing	late July 2019
Lira and Pavel Titarenko, as trustee of LPT Trust, dated March 9, 2018  parents' trust	4926 68th Street, Urbandale, Iowa The debtor's interest is believed to have had no marketable value; it was an undivided interest or bare legal and not equitable interest in his parents' homestead.	none	3/9/2018

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

☐ No

☒ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
V&O Titarenko Living Trust, dated 3/6/2018	personal residence/homestead listed in Schedule A	3/12/18
V&O Titarenko Living Trust, dated 3/6/2018	Property has been purchased by the trust or by the LLCs it owns, but nothing has been transferred from the debtor to the trust, other than the homestead referred to above.	various

**Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☐ No

☒ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
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Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Univ of Iowa Community Credit Union Wealth Management North Liberty, IA 52317	XXXX-	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input checked="" type="checkbox"/> Other <u>SEP IRA</u>	February 2019; last balance is the net proceeds received after tax withholding	\$3,051.66
US Bank Cardmember Service PO Box 108 Saint Louis, MO 63166-9801	XXXX-	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other__	September 2019	\$100.00
Green State Credit Union Attn: Bankruptcy PO Box 800 North Liberty, IA 52317	XXXX-	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other__	July 2019; zero balance before closing	\$0.00

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No  
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No  
☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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#### Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No  
☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
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#### Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes, or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☒ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time

☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)

☐ A partner in a partnership

☒ An officer, director, or managing executive of a corporation

☐ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.
no business name 55 Augusta Court North Liberty, IA 52317	independent contractor driver with Uber, Grub Hub, formerly with Lyft, and Turo (personal vehicle leasing/car sharing)  none	Dates business existed EIN: none From-To 2 years to present
DKAT, LLC c/o Horizon Trust Company Sole Mbr 55 August Ct PO Box 755 North Liberty, IA 52317	an LLC to manage a self-directed IRA (through Horizon Trust)  none	EIN: 36-4895269 From-To March 2018 to present

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.
V&O Titarenko Living Trust	trust, engaged in buying, managing, and selling real estate  none	Dates business existed EIN: none From-To 3/12/18
BDC, LLC 315 E 5th St Ste 202 Waterloo, IA 50703	Online marketing  none	EIN: 83-2501452 From-To November 2018 to August 9, 2019
Ellis Home LLC 55 Augusta Court North Liberty, IA 52317	Real Estate rental  none	EIN: 82-5072315 From-To February 2018 to present
Olga's Properties, LLC 55 Augusta Court North Liberty, IA 52317	Real estate  none	EIN: 82-2727781 From-To September 2017 to present
OTMGMT, LLC 55 Augusta Court North Liberty, IA 52317	Management company  none	EIN: 82-5090196 From-To February 2018 to present
OVT, LLC 30 N Gould St, Ste R Sheridan, WY 82801	umbrella entity for Ellis Home LLC and WashHome LLC  none	EIN: 82-4598795 From-To February 2018 to present
WashHome, LLC 55 Augusta Court North Liberty, IA 52317	Real Estate rental  none	EIN: 82-5111296 From-To February 2018 to present

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- ☒ No  
☐ Yes. Fill in the details below.

Name  
Address  
(Number, Street, City, State and ZIP Code)

Date Issued

Debtor 1 Vladimir Titarenko

Case number (if known) 19-01447

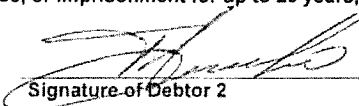
**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Vladimir Titarenko

Vladimir Titarenko

Signature of Debtor 1

  
Signature of Debtor 2

Date February 28, 2020

Date \_\_\_\_\_

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☐ No

☒ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes Name of Person \_\_\_\_\_ Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**STATEMENT OF FINANCIAL AFFAIRS**  
**Attachment A**

**Line 27: V&O Titarenko Living Trust, dated 3/6/2018 owns the Debtor's homestead and several limited liability companies. Debtor is trustee of the trust. He is not the owner, sole proprietor, etc., of the trust or the LLCs owned by the trust, within the meaning of this question. More detailed information is disclosed elsewhere, including on the attachment to Schedule A/B. Additional details are available upon request.**

**In the absence of detailed official instructions for the completion of this form, the Debtor(s) interpret the questions as follows. The paragraph numbers in this attachment correspond to the question numbers on Official Form 107.**

- 2. This question addresses where one has "lived." The Debtor(s) report addresses of domicile, and not addresses of temporary residence, such as with family or friends, if a change of address was not reported to the US Postal Service, or the address was not used on income tax returns or other official documents.**
- 3. This question addresses states in which one has "lived." The Debtor(s) report states of former domicile, and not addresses of former residence, if a change of address was not reported to the US Postal Service, or the address was not used on income tax returns or other official documents.**
- 4. Income from "operating a business" may include income earned as a self-employed independent contractor, or "1099 employee," or this income may be reported as wages.**
- 6. The Debtor(s) report payments by account, and not by creditor. If the Debtor(s) have numerous accounts with the same creditor, the combination of payments to a creditor may exceed the threshold amount of this question, but will not be reported. This question's distinction between consumer and nonconsumer debt requires legal conclusions regarding those terms that the Debtor(s) are not qualified to make, and the Debtor(s) rely on advice of counsel in making this determination here and elsewhere in these forms. The Debtor(s) assume that, while landlords, insurance, and utility providers may technically qualify as creditors for purposes of this question, that details of regular monthly payments to these entities is not sought.**
- 7. "Payment on a debt" to an insider does not include the sharing of living expenses with insiders or other casual transactions that do not give rise to a "claim," as that term is defined by the Bankruptcy Code; the Debtor(s) interpret "claim" to mean that a right to payment which is reasonably believed by the Debtor(s) to be actionable in law or equity.**
- 9. This question appears to apply to civil matters only, so traffic tickets and other criminal matters are not reported.**
- 10. Property foreclosed or otherwise seized includes property which is subject to a pending court case or administrative action, such as a garnishment that has not resulted in condemnation of funds, or a foreclosure suit that has not resulted in sale.**
- 12. This question is assumed to not apply to sheriffs involved in garnishments or foreclosure sales, or to clerks of court. This is also assumed to apply to collection actions; however, my self-directed IRA listed Schedule B is held by a custodian, Horizon Trust.**
- 13. This question is assumed to not include "gifts" given in ordinary and reasonable amounts to**

spouses, unmarried partners, minor children, or other family members as support or gifts.

18. This question's reference to the "ordinary course" of the Debtor(s)' financial affairs requires legal conclusions regarding that term that the Debtor(s) are not qualified to make, and the Debtor(s) rely on advice of counsel in making this determination. This question does not include:

- Transfers to oneself or for oneself, such as the paying of 401(k) or life insurance loans, or the transferring of funds from one deposit account to another;
- Routine transfers between spouses, or others, to facilitate the payment of household or other shared, routine expenses;
- Transfers of property in the Debtor(s)' possession or control that is not the Debtor(s)' property, such as minor children's assets, or other assets under Debtor(s)' control under power of attorney or other legal authority;
- Payments on debt accounts or continued contributions to financial accounts;
- Payment of ordinary bills for living costs, such as utilities, insurance, and vehicle payments;
- Ordinary, everyday spending;
- Trading vehicles or other assets at established businesses, such as automobile dealers, for fair market value;
- Sales of assets at auction, online sales, garage sales, or similar sales, that in the aggregate total less than \$500 gross revenue in the previous 24 months.

21. The phrase "for securities, cash, or other valuables" is interpreted to mean "in which securities, cash, or other valuables have been kept during the previous 12 months." In other words, it is assumed the question seeks information about depositories based on actual use rather the intention in holding or establishing the depository.

23. This question is assumed to not include minor children's custodial bank accounts in which the Debtor(s) have not been depositing Debtor(s)' own money, but does include college savings accounts.

In addition, Debtor(s) assume, for all questions, that *de minimis* amounts are not required to be reported.